

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: KAREN LYNN HACKNEY

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 1-17-03860-HWV

KAREN LYNN HACKNEY

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on January 9, 2023, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of January 9, 2023, the Debtor(s) is/are \$13,060.00 in arrears with a plan payment having last been made on Oct 07, 2022

In accordance with said stipulation, the case may be dismissed

Respectfully Submitted,  
/s/ Douglas R. Roeder, Esquire  
ID: 80016  
Attorney for Movant  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036 Phone: (717) 566-6097  
email: droeder@pamd13trustee.com

Dated: January 9, 2023

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 9, 2023, I served a copy of this Certification of Default on the following parties by 1st Class Mail, from Hummelstown, PA unless served electronically.

KARA K GENDRON  
MOTT & GENDRON LAW  
125 STATE STREET  
HARRISBURG, PA 17101-

SERVED ELECTRONICALLY

KAREN LYNN HACKNEY  
6514 DEVONSHIRE HEIGHTS ROAD  
HARRISBURG, PA 17111-

SERVED BY 1<sup>ST</sup> CLASS MAIL

United States Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: January 9, 2023

/s/ Matt Arcuri  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
8125 Adams Dr, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamdl3trustee.com](mailto:info@pamdl3trustee.com)